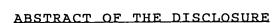
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The present invention provides a reflective liquid crystal display (LCD) apparatus including a glass substrate 53, a transparent electrode 55 arranged on the glass substrate, a glass substrate 40, a thin film transistor (TFT) 44 arranged on the glass substrate 40, an insulation film 45 arranged on the TFT 44 and having a convex/concave structure 45a on its surface, a reflection electrode 48 arranged along the convex/concave structure 45a and connected to the TFT 44, and a liquid crystal layer 56 sandwiched between the transparent electrode 55 and the reflection electrode 48. The insulation film 48 protects the TFT transistor 44 after being formed and has the convex/concave structure 45a formed irregular arrangement of regions having different film thickness Thus, it is possible to prevent deterioration of the switching element during the production as well as to reduce the number of production steps.